

Information to identify the case:			
Debtor 1:	Christina Sacro		Social Security number or ITIN: xxx-xx-1888
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 2/4/20
Case number:	20-11901-KCF		Date case converted to chapter: 7 4/7/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christina Sacro	
2. All other names used in the last 8 years		
3. Address	9 Cozy Lane Califon, NJ 07830	
4. Debtor's attorney Name and address	Nicholas Fitzgerald Fitzgerald & Crouch, P.C. 649 Newark Avenue Jersey City, NJ 07306	Contact phone 201-533-1100 Email: Fitz2Law@gmail.com
5. Bankruptcy trustee Name and address	Bunce Atkinson Atkinson & DeBartolo 2 Bridge Ave., PO Box 8415 Bldg. 2, 3rd Floor Red Bank, NJ 07701	Contact phone (732) 530-5300

For more information, see page 2 >

Debtor **Christina Sacro**

Case number **20-11901-KCF**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 4/8/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>		
7. Meeting of creditors	May 20, 2020 at 11:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 7/20/20
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
Deadline to object to exemptions:		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Christina Sacro
DebtorCase No. 20-11901-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 36

Date Rcvd: Apr 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2020.

db +Christina Sacro, 9 Cozy Lane, Califon, NJ 07830-4320
 518722154 +ACAR Leasing Ltd, POB 183853, Arlington, TX 76096-3853
 518696613 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr,
 Wilmington, DE 19808)
 518696612 +American Express, PO Box 14581, Des Moines, IA 50306-3581
 518708399 +American Express National Bank, c/o Zwicker and Associates, P.C., 80 Minuteman Road,
 Andover, MA 01810-1008
 518719153 +American Express National Bank, Att: Zwicker Associates PC, POB 9043,
 Andover, MA 01810-0943
 518696614 Aqua Water Company, 13 Pine Ridge Road, Califon, NJ 07830
 518696615 +Best Buy/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 518696616 +Bloom/Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 518745943 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 518794922 +MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City OK 73118-6051
 518696625 +Midland Mtg/Midfirst, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051
 518787480 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 518696626 +Pnc Bank, P.O.Box 500/K A16 2j, Portage, MI 49081-0500
 518696627 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 518696631 +Zwicker & Associates PC, 1105 Laurel Oak Road, Suite 136, Voorhees, NJ 08043-4312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Fitz2Law@gmail.com Apr 08 2020 23:58:56 Nicholas Fitzgerald,
 Fitzgerald & Crouch, P.C., 649 Newark Avenue, Jersey City, NJ 07306
 tr +EDI: BBDATKINSON Apr 09 2020 03:38:00 Bunce Atkinson, Atkinson & DeBartolo,
 2 Bridge Ave., PO Box 8415, Bldg. 2, 3rd Floor, Red Bank, NJ 07701-8415
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 09 2020 00:00:07 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 09 2020 00:00:04 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518714948 EDI: HNDA.COM Apr 09 2020 03:38:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 518786617 +EDI: PRA.COM Apr 09 2020 03:38:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518696617 +EDI: WFNNB.COM Apr 09 2020 03:38:00 Comenity Bank/Pier 1, Po Box 182789,
 Columbus, OH 43218-2789
 518696618 +EDI: WFNNB.COM Apr 09 2020 03:38:00 Comenity Bank/Pttrybrn, Po Box 182789,
 Columbus, OH 43218-2789
 518696619 +EDI: WFNNB.COM Apr 09 2020 03:38:00 Comenitybank/Talbots, Po Box 182789,
 Columbus, OH 43218-2789
 518696620 +EDI: WFNNB.COM Apr 09 2020 03:38:00 Comenitybk/Westelm, Po Box 182789,
 Columbus, OH 43218-2789
 518696621 +EDI: WFNNB.COM Apr 09 2020 03:38:00 Comenitybk/Williams Vs, Po Box 182120,
 Columbus, OH 43218-2120
 518696622 +EDI: PHINAMERI.COM Apr 09 2020 03:38:00 Gm Financial, Po Box 181145,
 Arlington, TX 76096-1145
 518696623 EDI: JPMORGANCHASE Apr 09 2020 03:38:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850
 518696624 +EDI: TSYS2.COM Apr 09 2020 03:38:00 Macys/Dsnb, Po Box 8218, Mason, OH 45040-8218
 518777760 EDI: PRA.COM Apr 09 2020 03:38:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
 POB 41067, Norfolk VA 23541
 518762730 EDI: PRA.COM Apr 09 2020 03:38:00 Portfolio Recovery Associates, LLC, c/o Gap,
 POB 41067, Norfolk VA 23541
 518696628 +EDI: RMSC.COM Apr 09 2020 03:38:00 Synccb/Gap, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 518696630 +EDI: RMSC.COM Apr 09 2020 03:38:00 Synccb/Tjx, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 518698208 +EDI: RMSC.COM Apr 09 2020 03:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518793685 +EDI: AIS.COM Apr 09 2020 03:38:00 Verizon, by American InfoSource as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518696629 Synccb/Lowe

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 36

Date Rcvd: Apr 08, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org,
atkinson@remote7solutions.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Nicholas Fitzgerald on behalf of Debtor Christina Sacro Fitz2Law@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5